

Quality health plans & benefits  
Healthier living  
Financial well-being  
Intelligent solutions

**aetna**<sup>SM</sup>

You pick your doctor,  
no referrals needed

# Open Choice<sup>®</sup> Plan

[www.aetna.com](http://www.aetna.com)



# It's time to start comparing health insurance plans

Here's one that lets you visit any doctor you choose. And you do not need a referral when you visit one!

The plan also gives you access to tools, tips, programs and services. Use them. They can help you find network doctors, estimate costs and more.

The options	Pick your doctor	How it works
<b>Network option</b>	<b>Go to any doctor in the network.</b> No referrals required.  <i>Network doctors contract with Aetna to offer rates that are often much lower than their regular fees. This helps you save!</i>	<b>Your network doctor will:</b> <ul style="list-style-type: none"><li>• Provide care</li><li>• Get approval from us before giving you certain services*</li><li>• File claims for you</li></ul> <p>You may have a <b>deductible</b> to pay first. <i>This is the amount you pay each year before your plan begins to pay.</i></p> <p>You then pay a portion of your doctor's charges.</p> <b>This option typically costs you less.</b>
<b>Out-of-network option</b>	<b>Visit any licensed doctor or specialist without a referral.</b>  <i>A specialist is a doctor who focuses only on treating certain conditions or diseases. For example, a dermatologist treats skin conditions. A cardiologist treats heart problems.</i>	<b>You may have to:</b> <ul style="list-style-type: none"><li>• Meet a deductible. This amount is usually higher than the deductible you need to pay when you see a network doctor.</li><li>• Get approval from Aetna before receiving certain services.*</li><li>• Pay the full amount at the time of service.</li><li>• File your own claims.</li><li>• Pay the difference between the amount paid by your plan and the amount charged by your doctor.</li></ul> <b>Your out-of-pocket costs are typically higher when you see an out-of-network doctor.</b>

\*In Texas, this approval is known as “pre-service utilization review” and is not “verification” as defined by Texas law. In case of emergency, call 911 or your local emergency hotline, or go directly to an emergency care facility.



### Use your members-only website

Once you enroll, make sure to sign up for your secure Aetna Navigator® member website. Go to **www.aetna.com** to register. (Or to log in if you're already a registered member.)

Aetna Navigator makes it easy for you to:

- See details about your plan
- Get an ID card
- Review your claims
- Compare estimated costs for doctors and health care facilities\*\* ... and so much more

### Got questions? Ask Ann, your Virtual Assistant.

She can help you sign up for Aetna Navigator. If you forget your user name or password, just ask Ann. She can also answer questions about claims, ID cards and more. She *never* sleeps, so chat with her anytime.

### Looking for your exact copay amounts? Or what your plan covers and doesn't cover?

All health plans are different.  
Check the plan documents  
from your employer.

### Finding a network doctor is easy

**Find one, online.** Use the DocFind® online directory. You can find doctors by specialty and location. You'll also find maps, directions and more. You can even look for doctors who speak your language. Try DocFind at **www.aetna.com**.

**Get a printed directory.** If you are already an Aetna member, call Member Services. The toll-free number is on your ID card. If you are not an Aetna member yet — or have not received your ID card — call **1-888-87-AETNA (1-888-872-3862)**.

### Get help on the phone and online

**When you have a coverage question**, Member Services is ready to take your call. The toll-free number is on your Aetna ID card.

**Or use our automated phone system.** It works with voice and touch-tone. (Touch-tone is great when you need privacy.) And live help is available. You can switch and talk to a representative during normal business hours.

**For health-related questions**, call the Informed Health® Line. Talk to a registered nurse about tests, procedures and treatment options. The call is free.

*Informed Health Line nurses do not diagnose, prescribe or give members medical advice.*

**Or visit [www.intelihealth.com](http://www.intelihealth.com).** Aetna IntelliHealth® is your source for health news, as well as expert opinions from Harvard Medical School doctors.

\*\*Estimated costs not available in all markets. The tool gives you an estimate of what you would owe for a particular service based on your plan at that very point in time. Actual costs may differ from the estimate if, for example, claims for other services are processed after you get your estimate but before the claim for this service is submitted. Or, if the doctor or facility performs a different service at the time of your visit.

**Your doctor. Your choice.**

**Enroll today!**

**You're mobile — so are we.** Use your smartphone to find a doctor, view your ID card, check the status of a claim and more.

Log in at [www.aetna.com](http://www.aetna.com)

If you require language assistance from an Aetna representative, please call the Member Services number located on your ID card, and you will be connected with the language line if needed; or you may dial direct at 1-888-982-3862. (140 languages are available. You must ask for an interpreter.) TDD 1-800-628-3323 (hearing impaired only).

Si requiere la asistencia de un representante de Aetna que hable su idioma, por favor llame al número de Servicios al Miembro que aparece en su tarjeta de identificación y se le comunicará con la línea de idiomas si es necesario; de lo contrario, puede llamar directamente al 1-888-982-3862. (140 idiomas disponibles. Debe pedir un intérprete.) TDD-1-800-628-3323 (sólo para las personas con impedimentos auditivos).

This material is for information only and is not an offer or invitation to contract. An application must be completed to obtain coverage. Rates and benefits vary by location. Health insurance plans contain exclusions and limitations. Not all health services are covered. See plan documents for a complete description of benefits, exclusions, limitations and conditions of coverage. Plan features and availability may vary by location and are subject to change. Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Aetna does not provide care or guarantee access to health services. Health information programs provide general health information and are not a substitute for diagnosis or treatment by a physician or other health care professional. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).

Policy forms issued in Oklahoma include: GR-23 and/or GR-29/GR-29N.

[www.aetna.com](http://www.aetna.com)